Payment Solutions

MyCardRules™

Release 3.1

MyCardRules™ Mobile App

User Guide

November 27, 2017

jack henry & ASSOCIATES INC | jack henry Banking | Symitar | ProfitStars

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Installing MyCardRules

The MyCardRules App is available for both iPhones and Android™ phones.

To install MyCardRules:

1. Search for the app in the App Store or on Google Play™.
2. Follow the instructions on your mobile device to download and install the app.

Registering a Card and Creating an Account on MyCardRules

After MyCardRules has been installed:

1. Tap the MyCardRules icon to launch it:

2. It takes a few seconds for MyCardRules to connect and the *Login* screen to appear. You will see the following series of rotating images:

Sample Login Screens

Logging In to MyCardRules

Two options for accessing the app are available on the MyCardRules *Welcome* screen:

- New User
- Login

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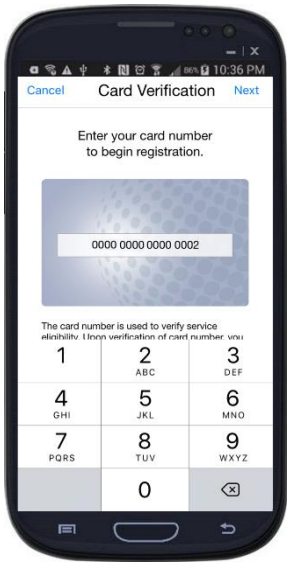
There are also three functions available at the bottom of the screen. These are accessible without logging in:

- Find Us
- Contact Us
- Help

Registering a Card

You must register at least one card to use MyCardRules.

1. Tap **New User** to start the registration process.
2. On the *Card Verification* screen, enter the card number.
3. Tap **Next** in the upper-right corner.
4. Enter the authentication information:
    a. Security Code
        i. Mastercard® - **CVC2**
        ii. Visa® - **CVV2**
        iii. ATM-only card - **000** (three zeros)
    b. ZIP Code
    c. Expiration Date (MM/YYYY)



5. Accept the *Terms and Conditions* and the *Privacy Policy*:

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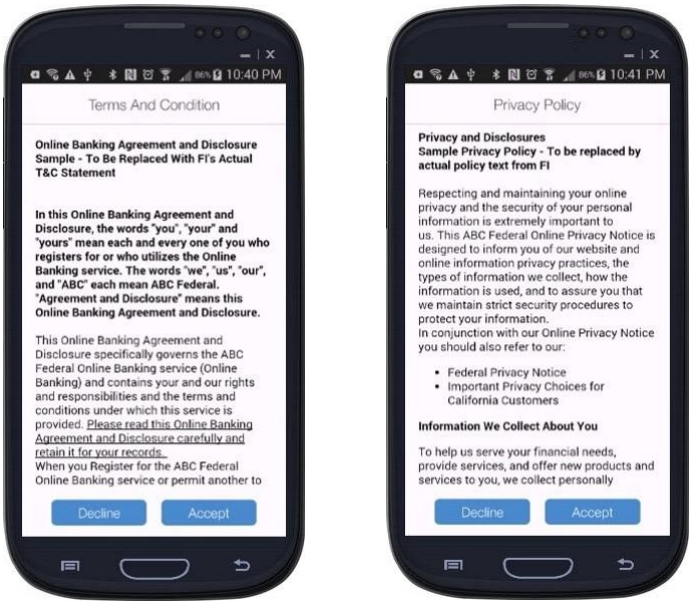

Accept Terms and Conditions and Privacy Policy

The *Create Account* screen opens.

Creating an Account

On the *Create Account* screen,

1. Enter your email address.
2. Create your username by using one of the following methods:
    a. Select **Use this email** as user name.
        i. If you select **Use this email address as username**, the **Username** field is hidden.
    b. Create your own user name.
        i. Uncheck the **Use this email address as username** box.
            1. The **Username** field appears.
        ii. Enter a username of 6 to 16 alphanumeric characters.
            1. A message appears if the name is already being used.
3. Create a password and re-enter the password.
    a. The password must be 8 to 12 characters and include one number and one letter.
4. Enter your full name of 2 to 50 characters.

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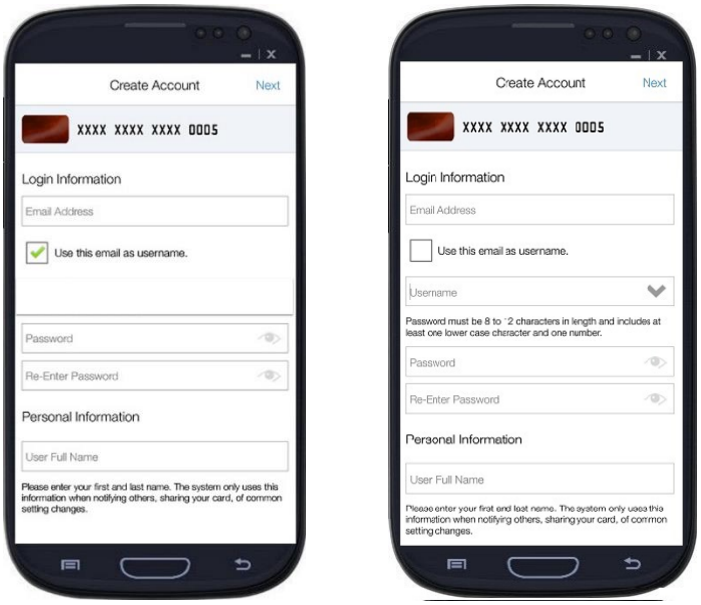

Create Account: (left) using email as username; (right) creating original username

5. Tap **Next**.
   A dialog box confirms that you've successfully created a MyCardRules account.
6. Tap **OK**.

7. The app pre-populates your user name.
   To continue this feature, ensure that the **Remember my username** box is checked.
8. Enter your password.
9. Tap **Login**.

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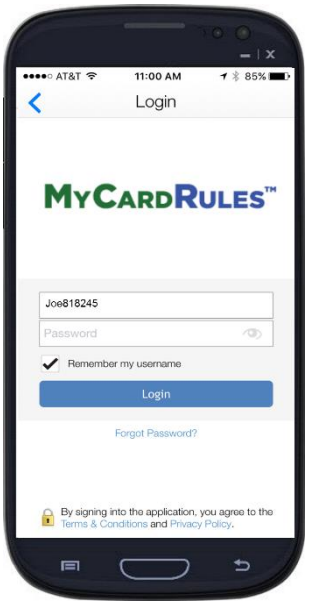

When you log in, the landing page is the *Card Details* screen.

If the Registration Process is Interrupted

If you tap **Back** on your mobile device to return to the previous page, the registration process is halted. When you return to the app, type *New User*, and enter the entire card number. MyCardRules remembers where you left off and jumps you to that screen.

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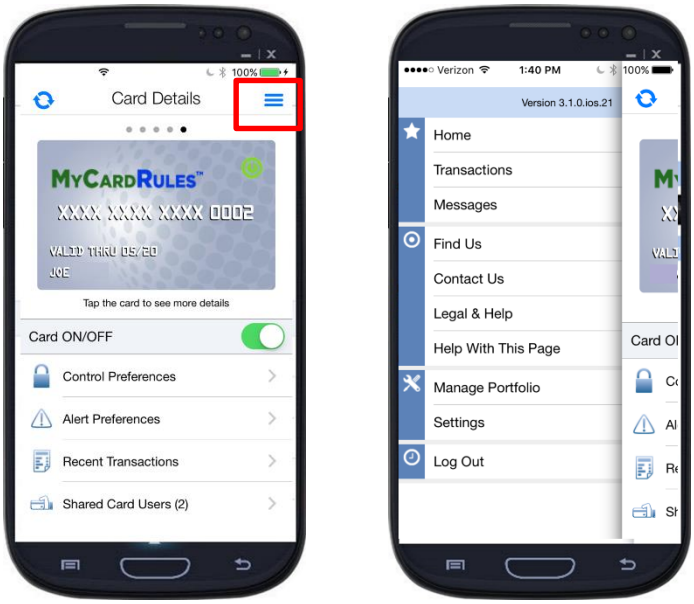
Navigating Through MyCardRules

A menu is available to navigate throughout the app. On the *Card Details* screen, tap the main menu icon in the upper-right corner. This icon may appear on the top-left side on some screens.



Navigating through MyCardRules Screens
(left) The main menu icon is circled; (right) The main menu

From here, you can manage your registered cards.

- Tap a card to access details and manage features.
- Tap the Menu icon to open the main menu.
- Tap the Refresh icon to update Cardholder data.
- Tap **Home** or wipe left to go back to **Card Details**.

Setting a Passcode

When you log in on a new mobile device for the first time, you're given the opportunity to set a MyCardRules passcode. Cardholders who set a passcode are permitted a longer period of inactivity before they time out and must log back in.

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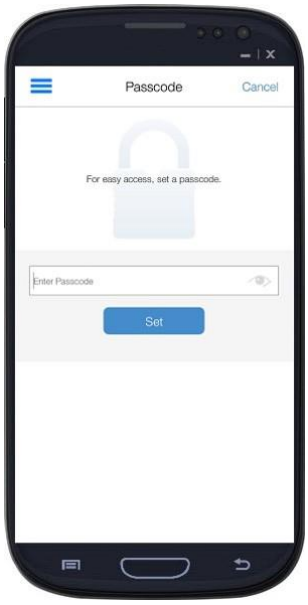
- Setting a passcode is optional. Tap **Skip** in the upper-right corner to bypass this screen. You can always access the *Passcode* screen from the main menu.
- A passcode must contain exactly four alphanumeric characters.
- You can assign a Touch ID to the passcode if your phone has this function. The Touch ID allows you to use your fingerprint to access MyCardRules rather than having to enter your passcode.
- MyCardRules prompts you to enter the passcode whenever you return to the app after having navigated away from it.
- You are logged out of MyCardRules after you enter the wrong passcode three times and must use your full username and password to log back in. After you log back in successfully, you can set a new passcode.



Create a Passcode

To set a passcode,

1. Tap the **Enter Passcode** field to display the keyboard.
2. Enter a four-character alphanumeric passcode.
3. Tap **Set**.
4. Repeat the last two steps to confirm your passcode. Enter the same four-character alphanumeric passcode.
5. Tap **Set** again.
6. The passcode is optional. To skip this function, tap **Cancel**.

Enabling Fingerprint Identification

If your mobile device has the capability to do so, you may enable MyCardRules to authenticate access using your phone's fingerprint sensor instead of your passcode. Fingerprint ID cannot replace the password when the app requires the user to log in.

- Follow the phone's directions for setting up the manufacturer's fingerprint access (for example: Touch ID® for Apple®, Fingerprint Scanner for Samsung®). If assistance is needed, refer to the manufacturer owner's manual.
- You may also use the **Settings > Touch ID** feature on the main menu to enable fingerprint identification. This is explained later in this guide.

From now on, when you navigate away from MyCardRules and then return, use the phone's fingerprint identification method to unlock MyCardRules. You don't have to enter the passcode; your fingerprint becomes the code that allows you to log in to the app.

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Setting or Editing a Passcode Via the Main Menu

You can always set or change the passcode at a later time.

1. Tap the Menu icon in the upper-right or upper-left corner of any MyCardRules screen.
2. Tap **Settings**.
3. On the *Settings* screen, tap **Passcode**.
4. On the *Passcode* screen, enter a four-character alphanumeric passcode in the **Enter Passcode** field and tap **Set**.

You can now use this passcode to access MyCardRules.

1. **2.** **3.** **4.**

Set a Passcode from the Main Menu

Viewing Transaction Details

Viewing Card Front Details

From the main menu, there are two ways to display the *Card Details* screen. Either tap *Home* or tap the card image on the right. The *Card Details* screen includes:

- Card front image with the cardholder's name, last four digits of the card number, card expiration date, and card status icon (green icon = ON, red icon = OFF).
- **Card ON/Off** Control: When a card is turned off, all transactions attempted on the card except recurring payments, credits, and deposits are denied.
- **Control Preferences**: Locations, Merchant Types, Transaction Types, Spend Limits.
- **Alert Preferences**: Locations, Merchant Types, Transaction Types, Spend Limits.
- **Recent Transactions**: List of recent card charges.

> **NOTE**
> This is not the system of record for the card.

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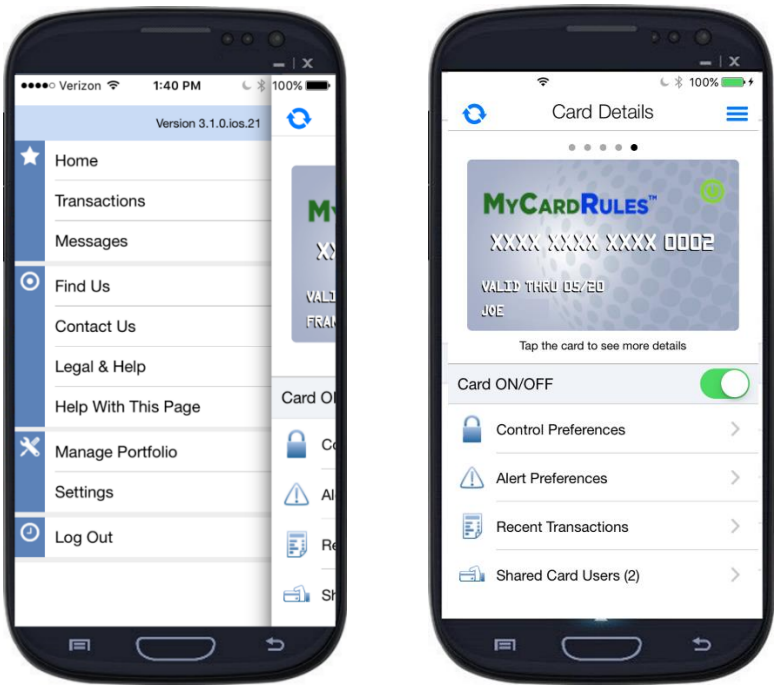
- **Shared Card Users**: List of current Shared Card users; new Shared Card users can be added from this screen. This appears for primary cardholders only.
- **Navigation to Registered Cards**: When more than one card has been registered, dots appear above the card image. Swipe either right or left to navigate to a card.



Card Details: Front of Card

Viewing Card Back Details

Tap the Card front image to display the information on the back of the card:

- **Card Status**: **Active** or **Inactive**
- **Last Update**: Last time the card information was updated in FI's backend system

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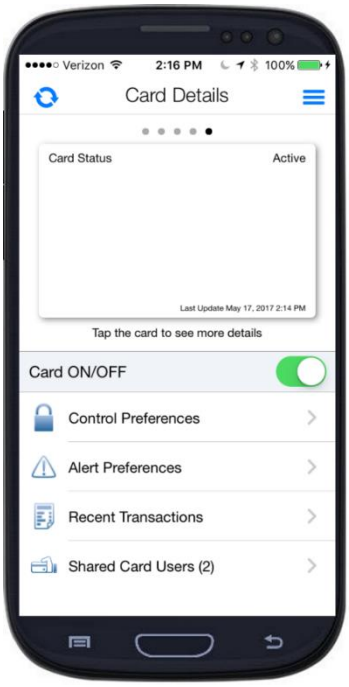

Card Details: Back of card

Accessing the Transactions Screen

You can access recent transactions from two locations in MyCardRules:

- Tap **Recent Transactions** on the *Card Details* screen to view transactions for a specific card.
- Tap the main menu icon in the upper-right or upper-left corner of any screen and tap **Transactions** in the menu options to view transactions for all cards.

Interpreting the Transaction Icons

Each Transaction icon reflects a specific transaction status. A star in the upper-right corner of an icon indicates that an alert was generated for that transaction:

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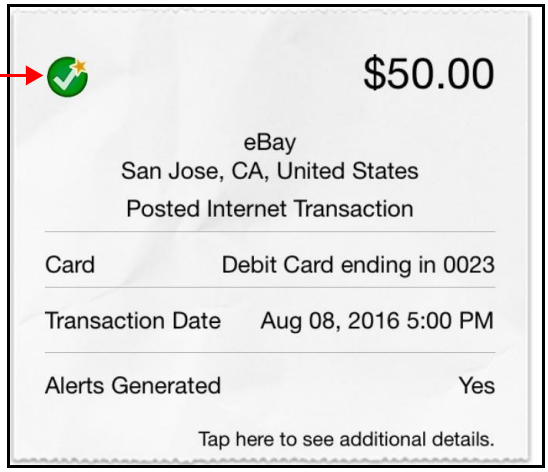
Icon	Meaning
	Transaction is posted and alert was not generated.
	Transaction is posted and alert was generated.
	Transaction is denied and alert was not generated.
	Transaction is pending and alert was generated.
	Transaction is denied and alert was not generated.
	Transaction is denied and alert was generated.
	Transaction is cancelled or reversed and alert was not generated.
	Transaction is cancelled or reversed and alert was generated.

Transaction Icons

Transaction is posted and an alert was generated



Transaction Icon

Navigating the Transactions Screen

The *Transactions* screen displays a summary of your recent transactions:

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- MyCardRules transaction history displays only those transactions completed after you register the card. Transactions completed prior to registering the card in MyCardRules do not display.

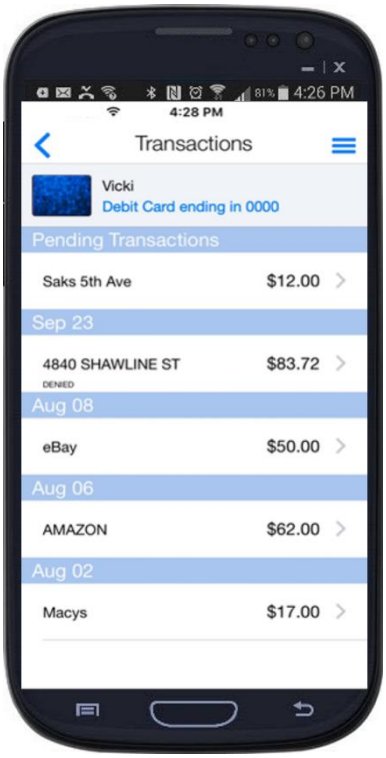
- If the *Transactions* screen was accessed from a specific card, the screen shows the transactions associated with that card.

- If the *Transactions* screen was accessed from the main menu, the screen shows transactions for all managed cards.

- Transactions for approximately the previous 30 days appear in the *Transactions* list.

- Pending transactions appear at the top of the screen in reverse chronological order and show **Merchant Name** and **Transaction Amount**.

- Completed transactions in the other statuses appear together in reverse chronological order and show **Merchant Name**, **Transaction Amount**, and **Transaction Status**. Credits and ATM inquiries appear in green, and debits and withdrawals appear in black.



Filtering Transactions

You may filter the transactions that display. Swipe downward to display the **Filter** field. There are two ways to filter the transactions.

In the **Search Transactions** field, enter at least three letters of a merchant name to display transactions from that merchant. When finished, delete the letters from the **Search** field to display the full list of transactions again.

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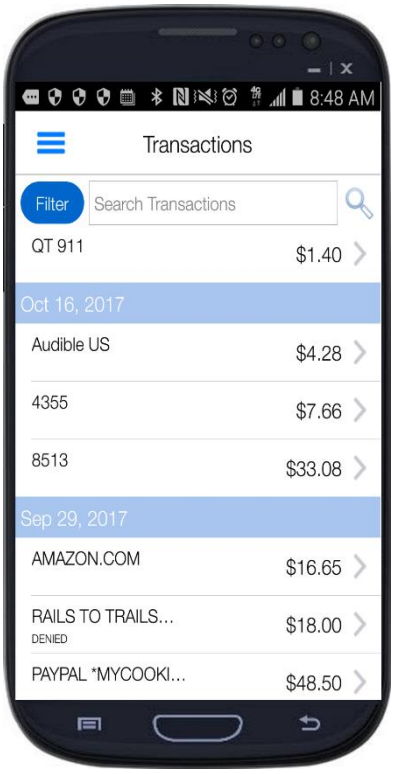

Transactions screen with filter enabled

The second way is to tap the **Filter** button to display additional search fields. You may select or enter information in one or more fields.

- In the **None** field, tap to select a tag to display transactions with that tag.
- Tap **Start Date** and **End Date** to select dates from the calendars and display transactions within that date range.
- Tap **Amount** and enter an amount in dollars and cents, e.g., **5.00**, to see transactions of that amount and greater.
- Tap **Search** to display transactions meeting those criteria.
- Tap **Filter** again to toggle the full list of transactions.

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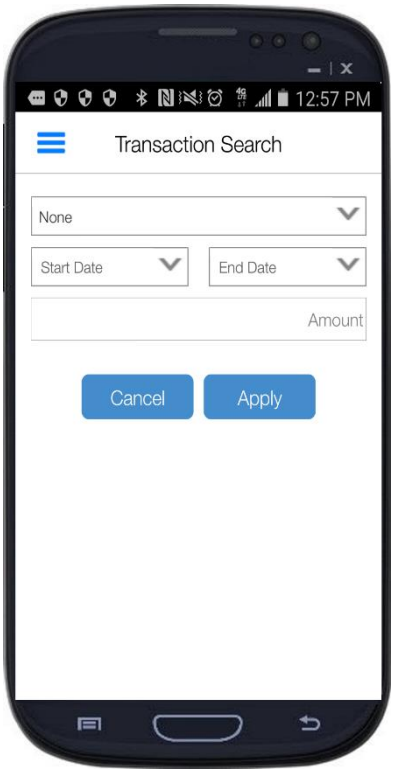
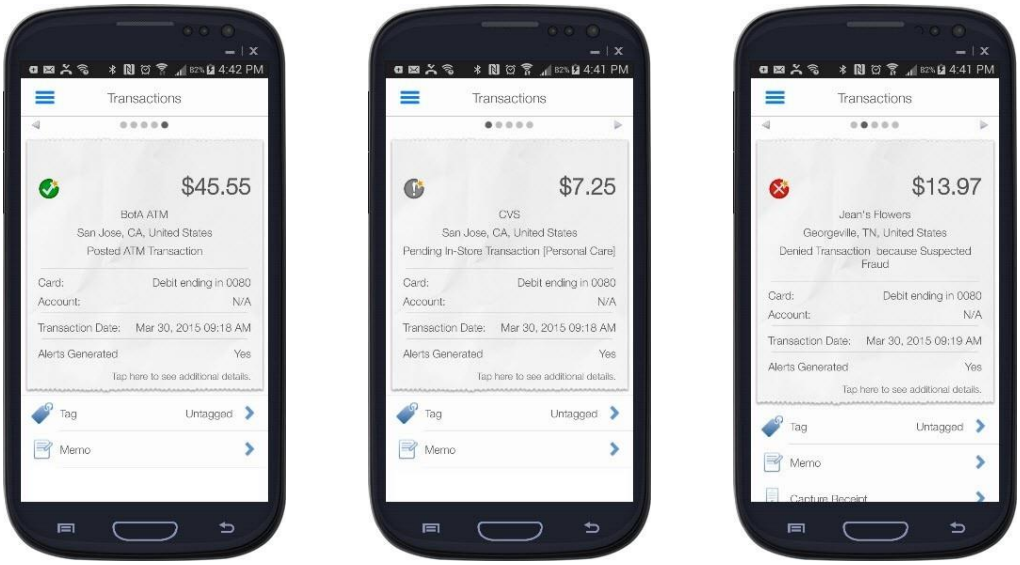


***Transaction Search* screen**

Viewing Transaction Details

The *Transactions* screen displays views of the front and back of the transaction receipt and a menu that allows you to access various transaction features.



Transaction Screen for Posted, Pending, and Denied Transactions

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Receipt Details: Front Side

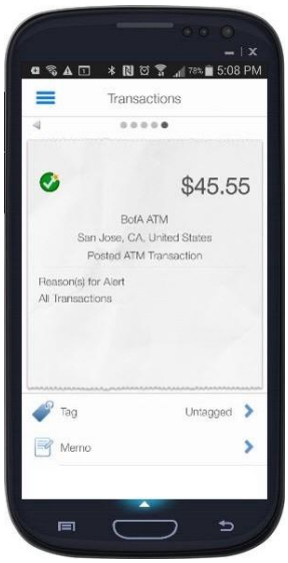
On the *Transactions* screen, tap a transaction to display the details of a transaction on a *receipt*:

- Transaction status icon:
  - Green check = Accepted and Posted
  - Gray exclamation point = Pending
  - Red X = Denied
  - Star = Alert generated
- Transaction amount
- Merchant name and address
- Transaction type
- Merchant type
- Card type and number (last four digits)
- Transaction date
- Alerts generated (Yes/No)

Viewing Transaction Receipt Details: Back Side

Tap the receipt image to display additional information on the reverse side of the receipt:

- Transaction status
- Transaction amount
- Merchant name and address when available
- Alert category if a transaction alert was generated
- Reason for denial if the transaction was denied



Transaction Receipt: Back

Using the Transaction Menu

Tap **Tag** or **Memo** to tag or add a memo to the transaction.

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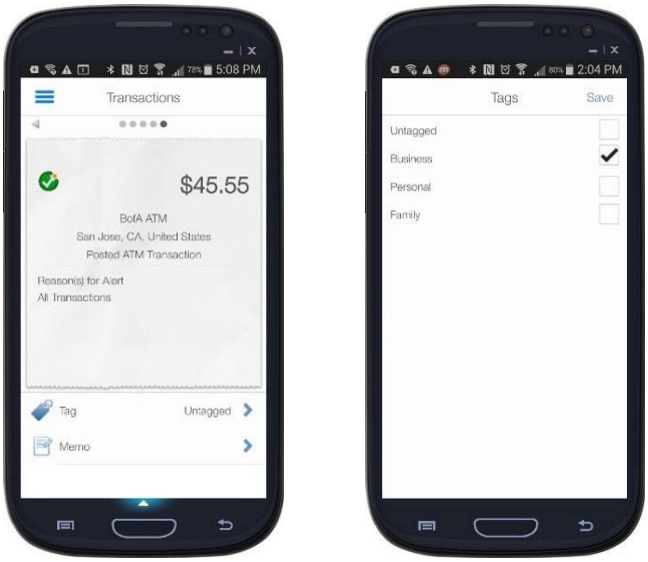
Using Tags and Memos

The **Tag** feature enables you to categorize a transaction:

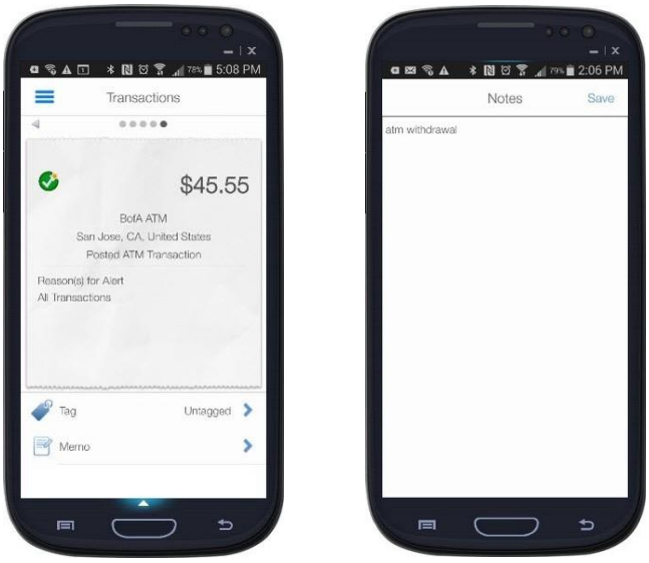


Tags Option at Bottom of Transaction Details screen

All transactions default to *Untagged*. Tap **Tag** on the *Transactions Receipt* screen to open the *Tags* screen and assign a tag to a transaction:

- Business
- Personal
- Family

The tag remains on the transaction unless it is changed to *Untagged*.



Memo Option at Bottom of Transaction Details screen

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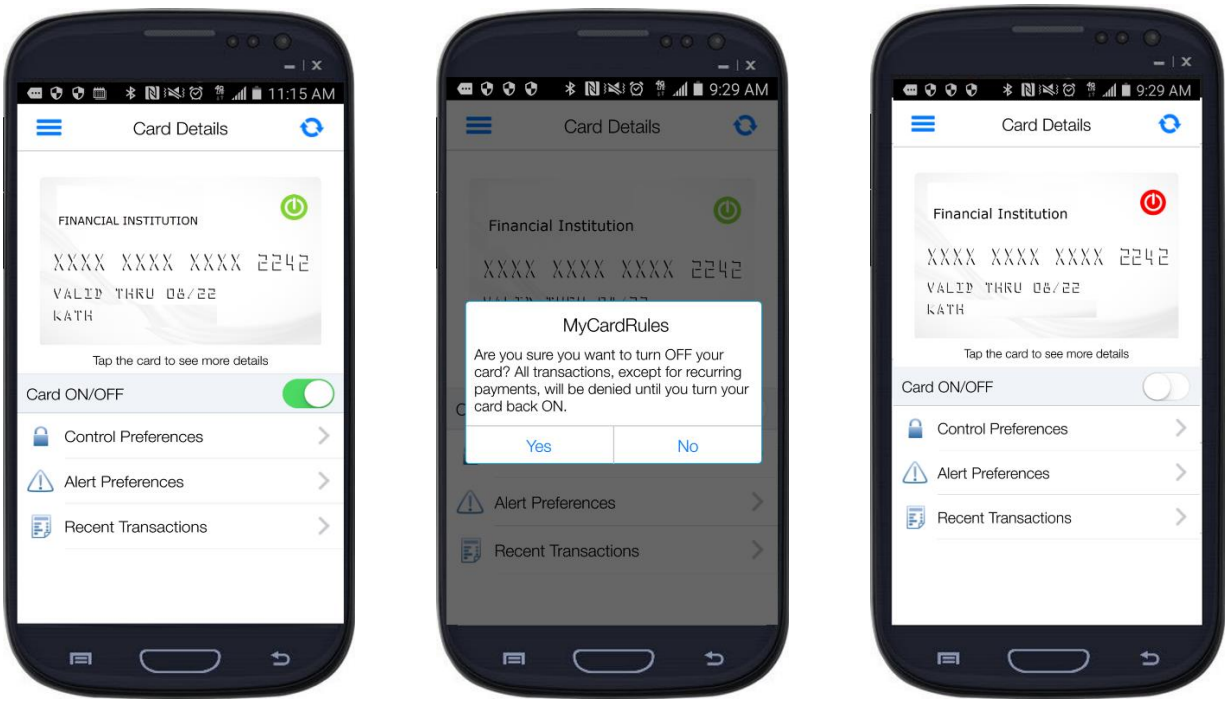
Tap **Memo** on the *Transactions Receipt* screen to open the *Notes* screen. Type a note about the transaction, and then tap **Save**.

Turning the Card Off and On

MyCardRules allows cardholders to turn a card on or off. When a card is turned off, all transactions made on the card are denied. Balance inquiries at ATMs will not be allowed. Recurring payments will continue, and credits and deposits will be allowed.

1. Tap the **Card ON/OFF** slider to turn off the card.
2. Confirm in the *Alert* dialog that you want to turn off the card.

When the card is off, the status indicator on the card front image changes from green (On) to red (Off) and the **Card ON/OFF** control changes to white.



Turning the Card On and Off

Setting Control Preferences

1. On the *Card Details* screen, tap **Control Preferences** to set **Card Control** preferences. The *Control Preferences* screen displays the **Card Control** options:
    a. Locations
    b. Merchant Types
    c. Transaction Types
    d. Spend Limits
2. Tap the **Tell me more** question mark for information on how control preferences work.

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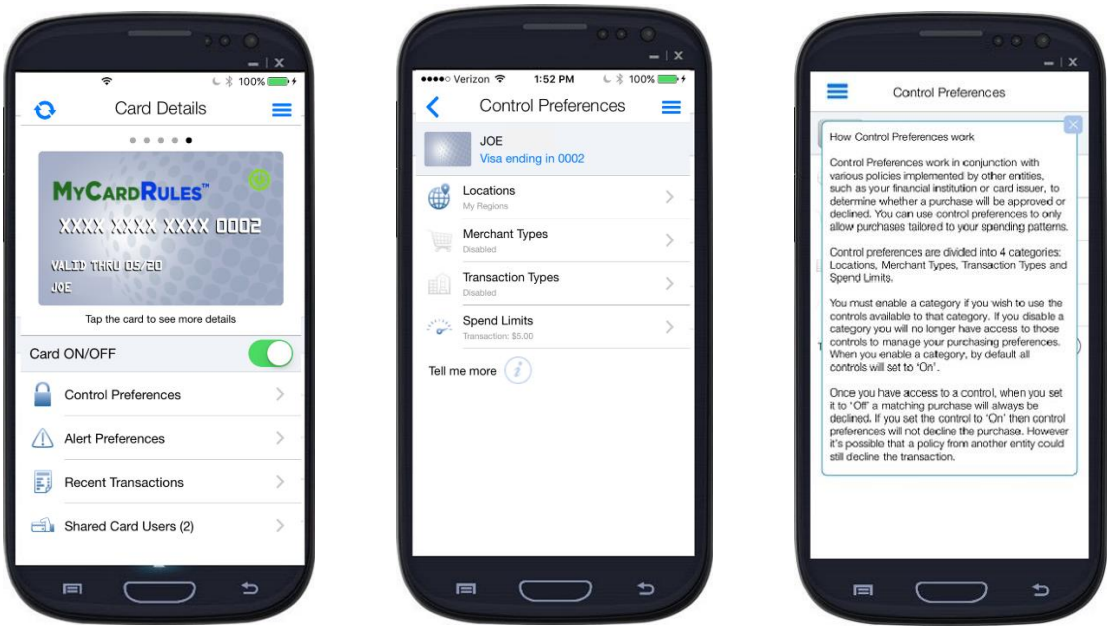

Card Details, Control Preferences and Tell Me More screens

Setting Location Controls

On the *Control Preferences* screen, tap **Locations** to display the *Location Controls* screen.

Location Controls settings apply only to in-store (card-present) transactions. Online or telephone (card-not-present) transactions are not location-based transactions.

Use the **Location Controls** options to define the areas in which your card can and cannot be used for card-present transactions:

- My Location
- My Regions
- International

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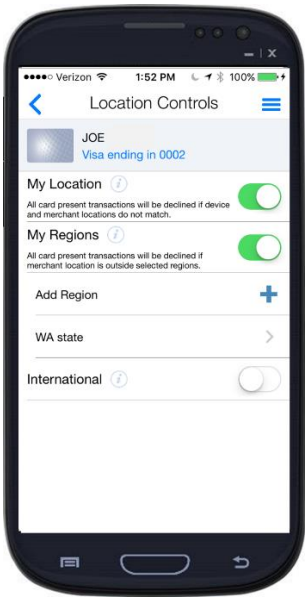

Location Control Preferences

My Location

My Location is pre-set to a 5-mile radius from the cardholder's primary device. This control is either on or off.

When you enable **My Locations** in Location Controls, MyCardRules compares your location and the merchant's location to decide whether a transaction should be approved. Transactions made at merchant locations that are more than 5 miles from your phone's location are denied.

To determine your location, MyCardRules

- Assumes that you're carrying the mobile device that is set as the primary device.
- The phone is on.
- Uses the location of the mobile device as a proxy for your location.

Tap **My Location** on the *Location Controls* screen to turn on the control.

> **NOTE**
> You must turn on Location Settings and enable Location Tracking on your mobile device for the **My Location Controls** and **My Location Alerts** to work.

My Regions

The **My Regions** control enables you to limit where a card may be used for in-store (card-present) transactions. You can add up to three regions for each card. Each region is a circular area with a minimum radius of 5 miles. You may enable regions in the U.S., Mexico, and Canada.

To define one or more regions in which in-store (card-present) transactions can be made,

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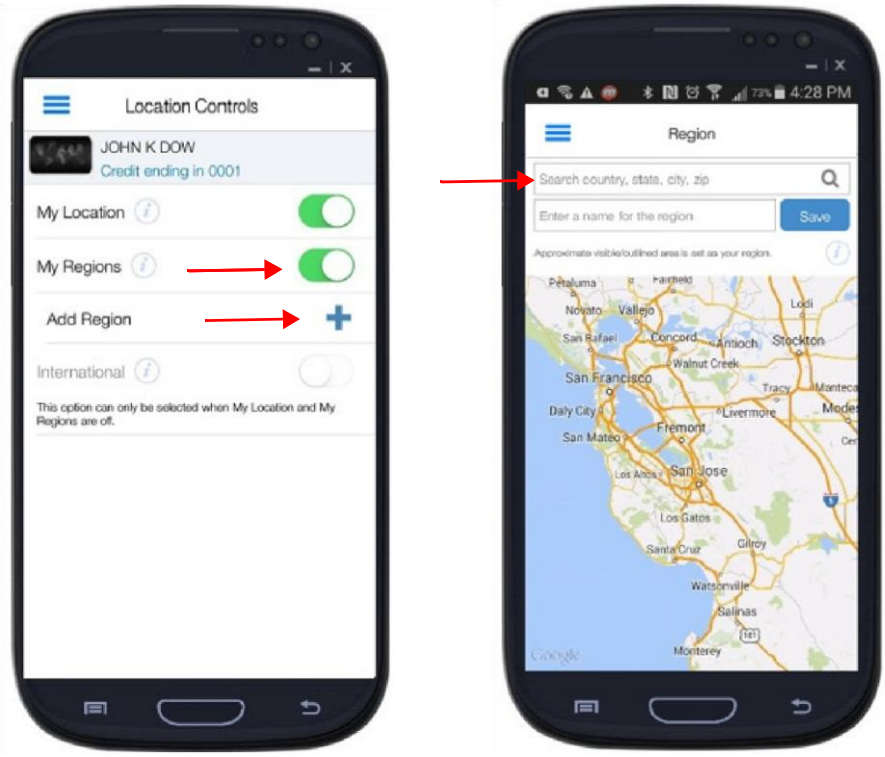
1. On the *Location Controls* screen, turn on **My Regions**.
   An interactive map opens.



My Regions

2. Search for an area, then zoom in or out to define the region on the map.
3. Enter a name for the region in the **Enter a Name** field and tap **Save**.
4. A dialog prompts you to save the changes.
5. Tap **Yes** to add the region.
6. If you wish, continue to tap **Add Region** and repeat these steps to define up to three location control regions.

When **My Regions** have been defined, all in-store transactions made outside the specified regions are denied. In addition, if **My Location** has been set to **On**, transactions within 5 miles of the cardholder's primary device will also be approved.

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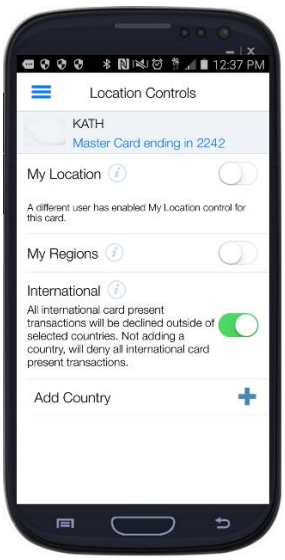
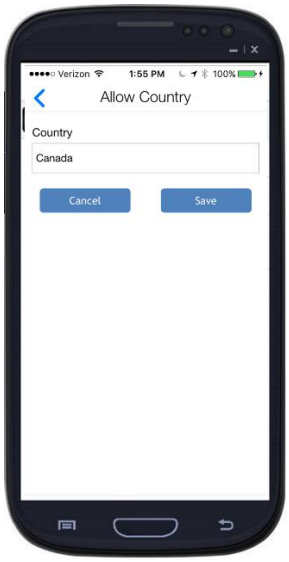
International

The International control is used to limit the countries where in-store (card-present) transactions can be made. If the International control is not enabled, and left in the off position (white), in-store (card-present) transactions are allowed in any country outside the home country. The home country for MyCardRules is the U.S. To deny in-store transactions from being made outside the U.S., on the *Location Controls* screen, tap **International** until it is green.

If you wish to use a card outside the U.S., you may add up to five countries where in-store transactions are allowed. To do this, tap **Add Country**. Begin typing the country. When it appears, tap **Save**.

> **NOTE**
> To allow transactions in Canada or Mexico, add those countries.





Confirmation Dialogs

MyCardRules may display a confirmation dialog when you select a location control option. You may accept or cancel the action if the results are not what you wanted.

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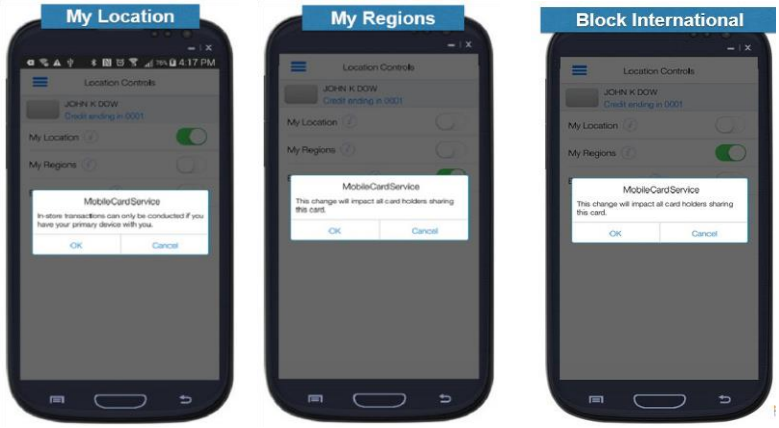

Location Controls Confirmation Dialogs

Setting Merchant Controls

To specify the merchant types for which transactions should be denied,

1. On the *Control Preferences* screen, tap **Merchant Types**.
2. On the *Merchant Controls* screen, tap **Enable Merchant Controls**.
3. The first time you turn on **Enable Merchant Controls**, all merchant types are enabled.
4. Tap a merchant type to disable it so that transactions at this type of merchant will be denied.
5. All transactions attempted with your card at unavailable merchant types will be denied.

Merchant Controls

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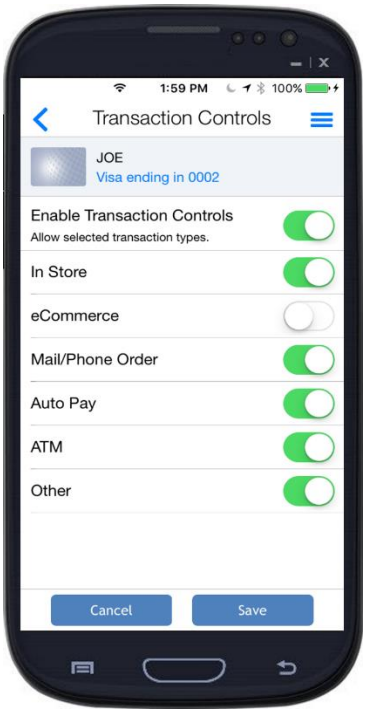
Setting Transaction Type Controls

To specify the types of transactions that should be denied,

1. On the *Control Preferences* screen, tap **Transaction Types**.
2. On the *Transaction Controls* screen, tap **Enable Transaction Controls**.
   The first time you turn on **Enable Transaction Controls**, all transaction types are enabled.
3. Tap a **Transaction Type** to disable it so that this type of transaction will be denied.
   All disabled transaction types attempted with your card will be denied.



Transaction Types Controls

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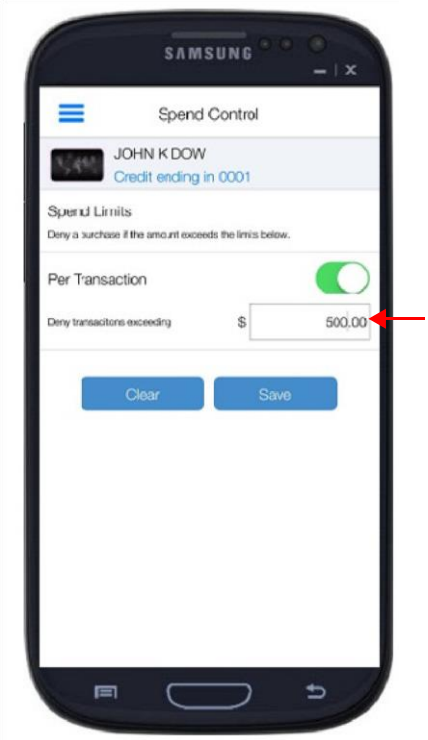
Setting Spend Limit Controls

To specify a transaction amount above which transactions are to be denied,

1. On the *Control Preferences* screen, tap **Spend Limits**.
2. On the *Spend Control* screen, enable **Per Transaction**.
   The **Deny transactions exceeding** field appears.
3. Enter the amount above which transactions must be denied.

> **NOTE**
> It is very important that an amount is entered in this field if this control is enabled. The spend control amount automatically defaults to $0.00. If this is not changed, all transactions will be denied.

4. Tap **Save**.
   All transactions above this amount attempted with your card will be denied.



Spend Limit Controls

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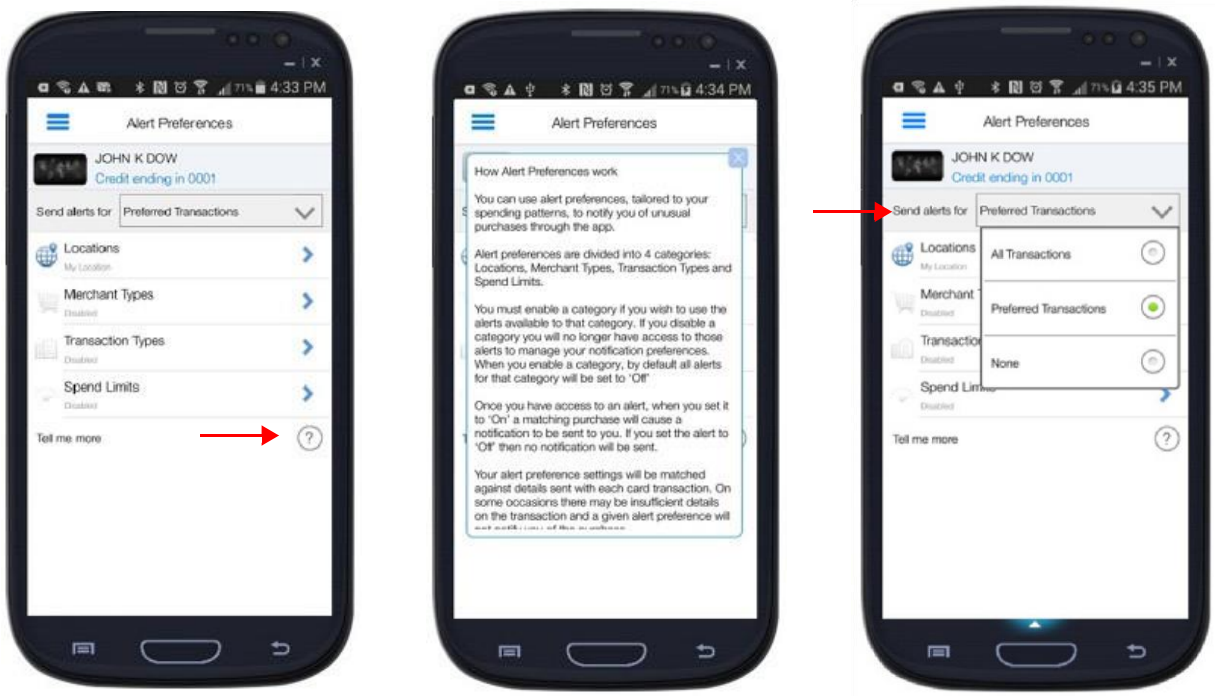
Setting Alert Preferences

1. On the *Card Details* screen, tap **Alert Preferences**.
   The *Alert Preferences* screen displays the alert options:
   a. Locations
   b. Merchant types
   c. Transaction types
   d. Spend limits
2. Tap the **Tell me more** question mark for more information on how alert preferences work.
3. In the **Send alerts for** field, choose the type of transactions for which you want to receive alerts:
   a. **All Transactions**
   b. **Preferred Transactions**
   c. **None**



Alert Preferences

Enabling the Primary Device

In order to receive alerts, you must set the mobile device on which you want to receive alerts as the Primary Device. When you register your first card, that device defaults as the Primary Device.

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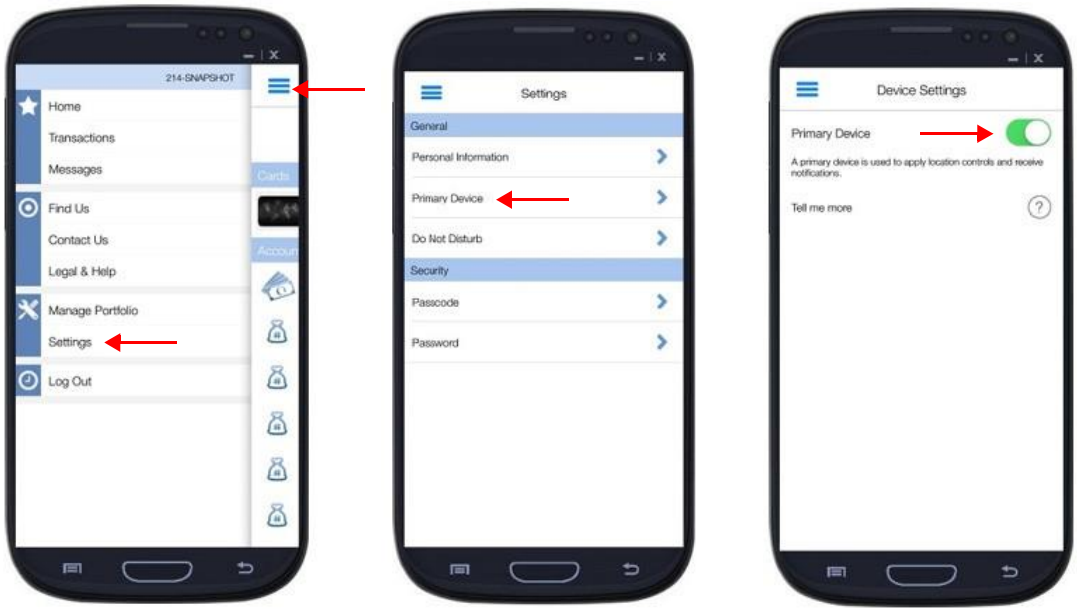
1. Tap the Menu icon in the upper right or left corner of any MyCardRules screen.
2. On the main menu, tap **Settings**.
3. On the *Settings* screen, tap **Primary Device**.
4. On the *Device Settings* screen, tap **Primary Device** to enable it.



Set Primary Device

Setting Location Alerts

On the *Alerts Preferences* screen, tap **Locations** to display the *Location Alerts* screen.

Location Alerts settings apply only to in-store (card-present) transactions. Online or telephone (card not present) transactions are not location-based transactions.

The choices for location alerts include

- My Location
- My Regions
- International

You can set separate **Location Alerts** preferences for each card.

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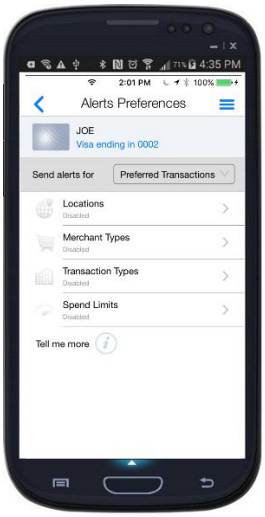

Location Alerts Preferences

My Location

My Location alerts are set to a 5-mile radius from the cardholder's primary device. Alerts are sent when transactions are made at merchant locations that are five or more miles from your primary device's location.

When you enable **My Locations** in Location Alerts, MyCardRules compares your location and the merchant's location to decide whether an alert should be generated.

To determine your location, MyCardRules

- Assumes that you're carrying the mobile device that is set as the primary device.
- Uses the location of the mobile device as a proxy for your location.

On the *Location Alerts* screen, tap **My Location** to turn on the control.

> **NOTE**
> You must turn on Location Settings, enable Location Tracking on your mobile device, and the phone must be on for the **My Location Controls** and **My Location Alerts** to work.

My Regions

You can tap and enable **My Regions** to set up to three geographical areas where you normally make in-store transactions. When the **My Region** alert is set, all in-store transactions made outside the specified regions generate an alert.

After you enable **My Regions**, you must add at least one region in order for this control to work. You can add up to three regions for each card. Each region is a circular area with a minimum radius of 5 miles.

To define one or multiple regions in which in-store (Card Present) transactions can be made,

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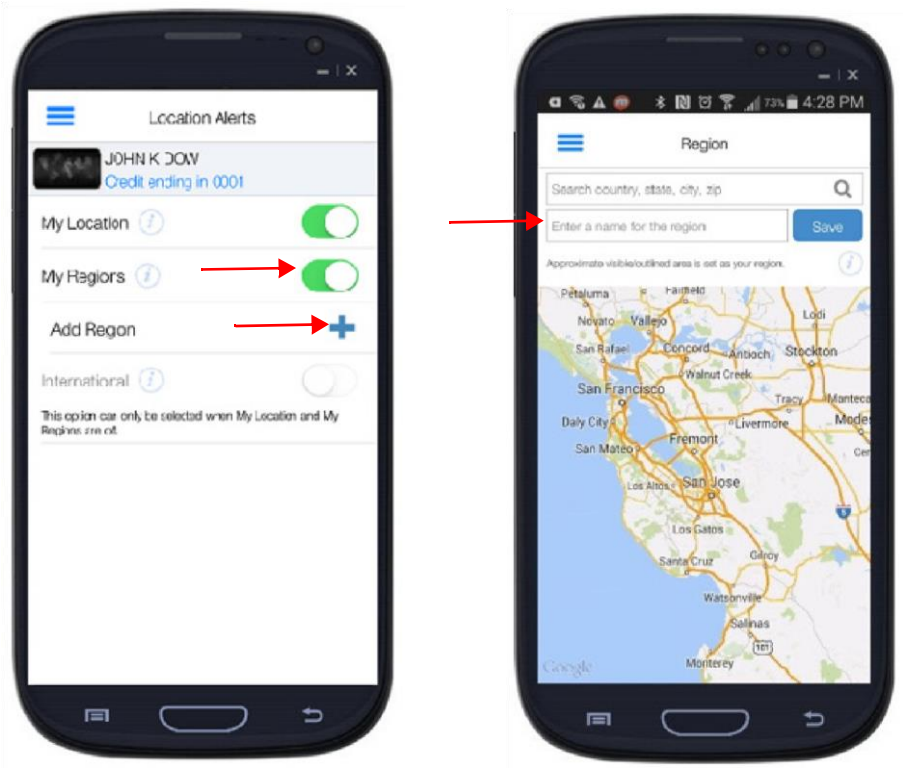
1. On the *Location Alerts* screen, tap **My Regions**.
2. Tap **Add Region**.
   An interactive map opens.



My Regions

3. Search for an area, then zoom in or out to define the region on the map.
4. Enter a name for the region in the **Enter a Name** field and tap **Save**.
   A dialog prompts you to save the changes.
5. Tap **Yes** to add the region.
6. If you wish, continue to tap **Add Region** and follow the steps to define other location alert regions. (Remember that you can add a total of three regions.)

When **My Regions** have been defined, all in-store transactions made outside the specified regions generate an alert.

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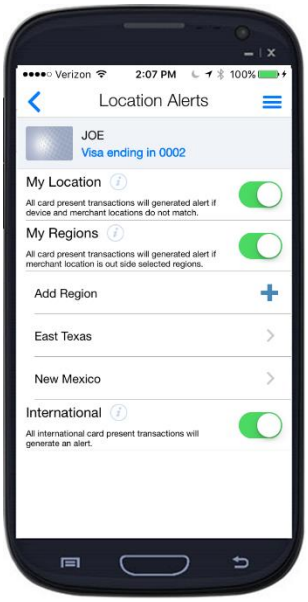
International

Enabling the International alerts function generates alerts for all in-store or card-present transactions outside of the home country (U.S.). On the *Location Alerts* screen, tap **International** to enable alerts for transactions made outside your home country. You do not need to select a country.

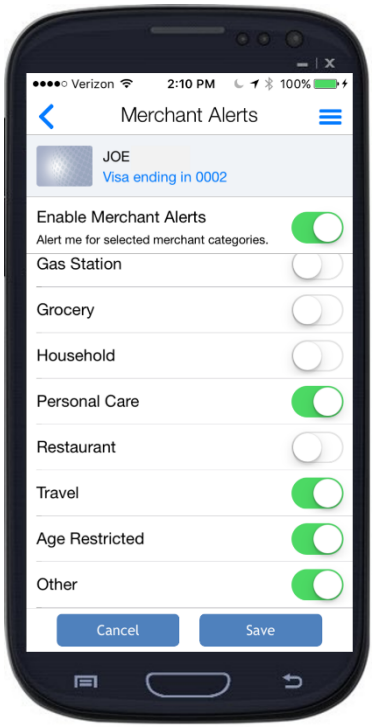


International

Setting Merchant Alerts

To specify the Merchant Types for which alerts should be generated,

1. On the *Alerts Preferences* screen, tap **Merchant Types**.
2. On the *Merchant Alerts* screen, tap **Enable Merchant Alerts**.
   When you turn on **Enable Merchant Alerts** for the first time, all merchant types are enabled.
3. Tap a merchant type to disable it so that an alert will NOT be sent when the card is used at this type of merchant. All transactions attempted with your card at enabled merchant types will generate an alert.



Merchant Alerts

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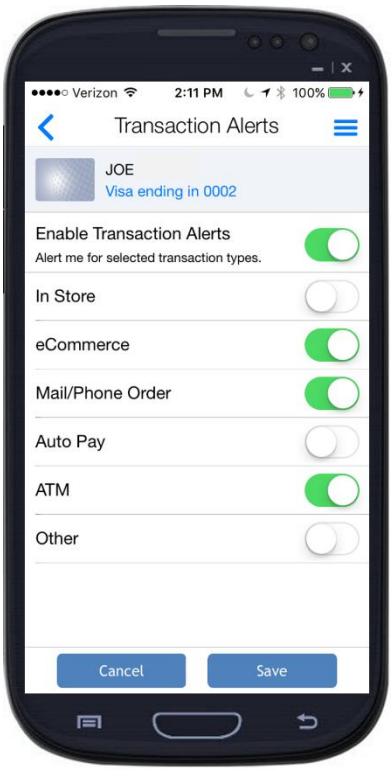
Setting Transaction Alerts

To specify the types of transactions that should generate an alert,

1. On the *Alert Preferences* screen, tap **Transaction Types**.
2. On the *Transaction Alerts* screen, turn on **Enable Transaction Alerts**.
   When you turn on **Enable Transaction Alerts** for the first time, all transaction types are enabled.
3. Tap a transaction type to disable it so that an alert will NOT be sent when the card is used for this type of transaction.
   All enabled transaction types attempted with your card will generate an alert.

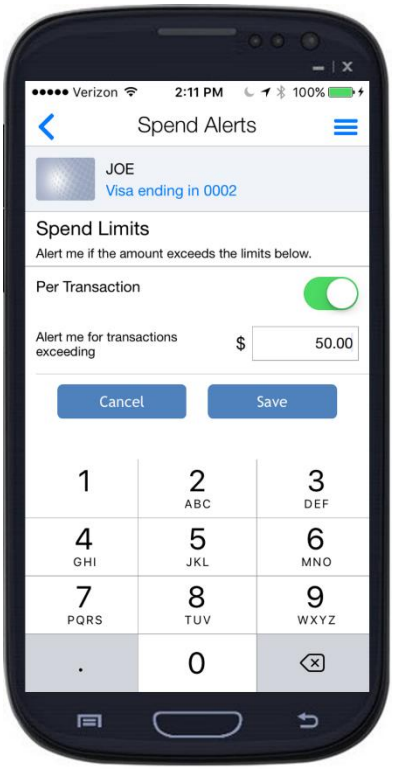


Transaction Alerts

Setting Spend Limit Alerts

To specify a transaction amount above which the transaction should generate an alert,

1. On the *Alert Preferences* screen, tap **Spend Limits**.
2. On the *Spend Alerts* screen, enable **Per Transaction**.
   The **Alert me for transactions exceeding** field appears.
3. Enter the amount above which a transaction should generate an alert.
   This field defaults to $0.00. If this is not changed to a different amount, MyCardRules will generate an alert for all transactions.
4. Tap **Save**.
   All transactions above this amount attempted with your card will generate an alert.



Spend Limit Alerts

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Shared Cards

Cardholder User Types

There are three types of users in MyCardRules:

- **Primary cardholder**: Adds a card by registering it as their first card or by adding it in the Manage Card function; undergoes the full authentication process; full Control and Alert capabilities for the card. More than one user can register a card as a primary cardholder. Primary cardholder user types can invite others to register the card.
- **Dependent cardholder with full access**: Invited by a primary cardholder to register or add a card; undergoes an abbreviated authentication process; has full Control and Alert capabilities for the card. Dependent cardholder users cannot invite others to register the card.
- **Dependent cardholder with restricted access**: Invited by a primary cardholder to register or add a card; undergoes an abbreviated authentication process; has full alert capabilities; has access to a subset of the Control capabilities for the card:
    - Can turn a card on or off and set the My Location control.
    - Cannot invite other cardholders to register with the MyCardRules app.

> **NOTE**
> The designation as primary or dependent cardholder applies on a per-card basis. A cardholder can be primary on one card and dependent on another card.

Managing Controls and Alerts for Shared Cards

A card can be registered in MyCardRules by multiple users.

- Two or more users may register the same card if they have the entire card number and verification information.
- The first one to register a card is the primary user.
- Each user who registers the card has full access to controls.
- There is only one set of controls per card, which are shared by those who register the card.
- When one user sets or changes a control, the change affects all other users of the card, with one exception.
    - All users share the same My Regions, International, Transaction Types, Merchant Types and Spend Limit controls.
        - For example, when a user sets the Spend Limit Per Transaction control, the amount becomes the limit for all other users. If another user changes the amount, this new amount applies to all users.
    - The My Location control can be set and used by the Primary Cardholder. However, if other users set My Location on their primary devices, their locations will not affect the Primary Cardholder.
    - If one user turns the card off, the card will be off for all users. If it is turned on, the card will be on for all users.
- It is recommended to coordinate the controls among the users.
- Alert settings are not shared. Each user may set the alert preferences they want without affecting the other users' alert settings.

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- A primary cardholder may share a card with another user by sending an invitation.
    - The person invited to share the card is the dependent cardholder.
        - When the primary cardholder shares the card, they designate whether the dependent cardholder has full or restricted access to controls.
            - When full access is given, both primary and dependent cardholders have equal access to controls for the card.
            - When restricted access is given, the primary user has access to all controls. The dependent user has access to limited controls.
        - Changes to controls affect all cardholders.
        - Alerts are not shared. Each cardholder selects their own alert settings.
- An alert is sent to the primary cardholder whenever the card is registered by a user.

To summarize, on shared cards, one set of controls affects the card for all shared users, except My Location. A change in card control settings generates an alert to shared users. Alerts are not shared; they are personalized to each user. If one cardholder turns off the shared card, all other cardholders receive an alert and will see the card status as **Off** in MyCardRules.

How to Share a Card

If you are the primary cardholder, you can share your card with a dependent cardholder, who can then register your card with the level of access you allow them for controls and alerts.

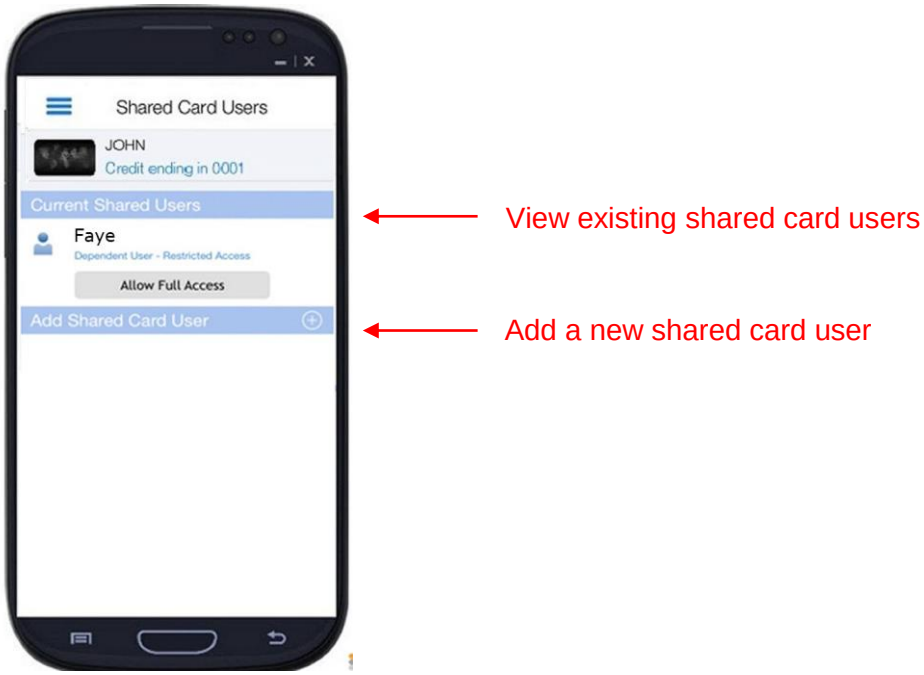
1. On the *Card Details* screen, tap **Shared Card Users**:

Shared Card Users Option

> **NOTE**
> The **Shared Card Users** option appears on your *Card Details* screen only if you are the primary cardholder user.

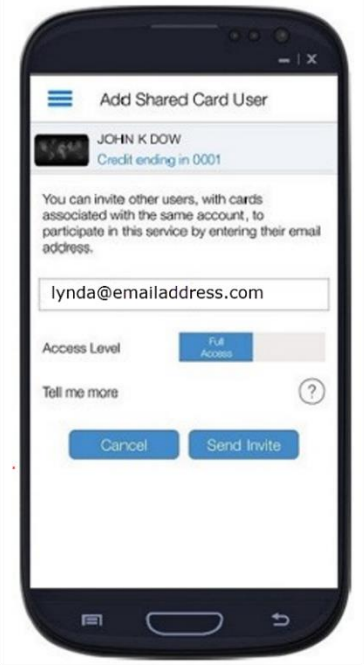
The *Shared Card Users* screen displays the existing shared cardholders and allows you to add shared cardholders.

2. Tap **Add Shared Card User**.



Shared Card User

When you tap **Add Shared Card User**, the *Add Shared Card User* screen opens.



Add Shared Card User

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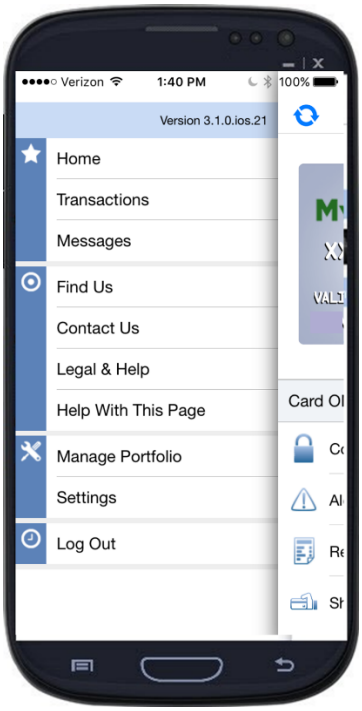
3. Enter the required information for the new shared user:
    a. For **Email Address**, enter the email address of the shared user.
    b. For **Access Level**, select **Full Access** or **Restricted Access** based on the degree of access you want to permit the shared card user.
    c. Tap **Send Invite**.

An email is sent to the shared card user with complete instructions and a security token. The token is good for approximately two hours, then it expires. The shared user completes the registration process for the delegated card using the full PAN and the security token.

Using the Main Menu

Tap the Menu icon in the upper-left or upper-right corner (the position varies according to the mobile device) of any MyCardRules screen to display the main menu:



Main Menu

- **Home**: Lists all managed cards.
- **Transactions**: Provides access to transactions for all managed cards.
- **Messages**: Displays all alert messages.
- **Find Us**: Locates all ATMs near your current location.
- **Contact Us**: Provides the financial institution's contact information.
- **Legal & Help**: Provides the financial institution's *Terms and Conditions* and *Privacy Policy* and displays Help information for MyCardRules top-level screens.
- **Manage Portfolio**: Allows you to manage your registered cards.
- **Settings**: Allows you to modify your general and security settings.
- **Log Out**: Logs you out of this session with MyCardRules.

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Managing Transactions

On the main menu, tap **Transactions**.

View recent transactions and view the details of a selected transaction.

See *Viewing Transaction Details* for detailed directions on navigating the *Transactions* screens.

Viewing Messages

On the main menu, tap **Messages**.

The *Messages* screen displays three types of messages:

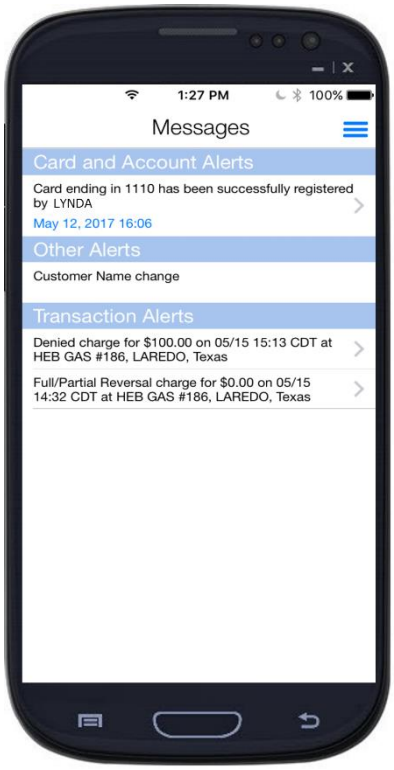
- Card and Account Alerts
- Other Alerts
- Transaction Alerts

Card and account alerts display messages pertaining to your card, such as when the card is shared with a dependent user, or when a control has been changed.

Other alerts include messages from the financial institution pertaining to the card.

Transaction alerts are where the cardholder may view all alerts generated from their MyCardRules alerts preferences.

Messages remain on the *Messages* screen for seven days and are then automatically removed.



Messages

Finding ATM Locations (Find Us)

The **Find Us** feature identifies the locations of all nearby ATMs based on the current location of your mobile device.

Find Us can be accessed from two places in MyCardRules:

- On the main menu screen, tap **Find Us**.
- On the *Login* screen, tap the **Find Us** icon

.

You can narrow an ATM search by providing the ZIP code or city name in the **Enter Zip Code/City** field where your ATMs are located. In addition, you may need to provide the ZIP code if the map function cannot determine your location.

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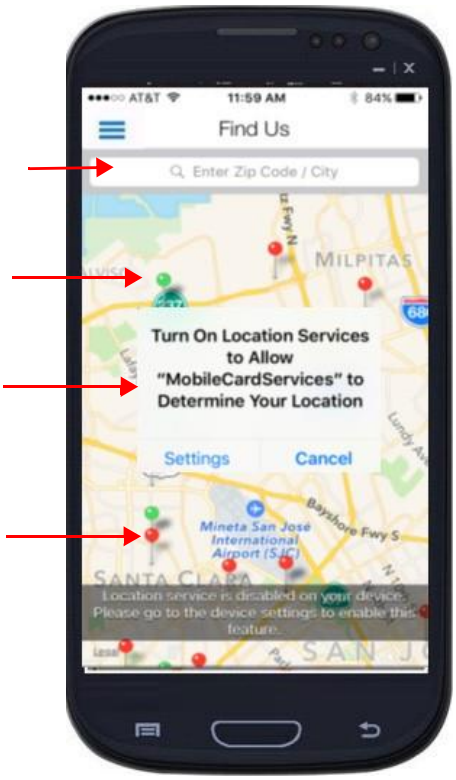
MyCardRules displays all local ATMs on a map.

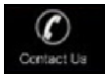
- Green pins indicate ATMs belonging to your financial institution.
- Red pins indicate all other ATMs.



ATM Locations

Contacting the Financial Institution

The *Contact Us* screen can be accessed from two places in MyCardRules:

- On the main menu, go to **Settings** > **Contact Us**.
- On the *Login* screen, tap the **Contact Us** icon 

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The *Contact Us* screen provides the name of the financial institution and the various ways cardholders can contact it:

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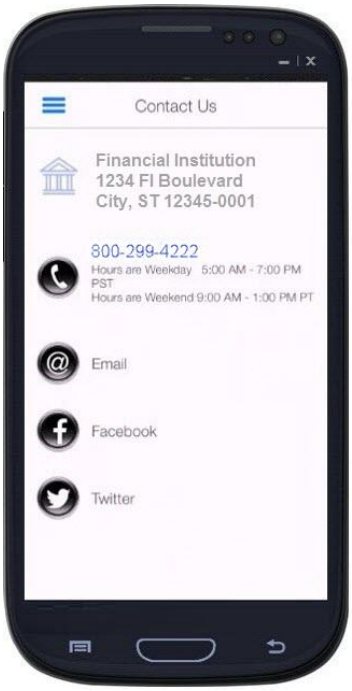

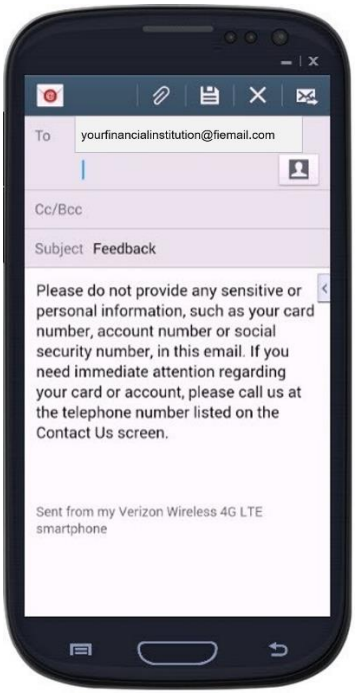

Contact Us

To call the financial institution,

1. On the *Contact Us* screen, tap the phone number.
2. On your mobile device dialing screen, tap the **Call** icon.

To email the financial institution,

1. On the *Contact Us* screen, tap **Email**.
   MyCardRules is directed to your default email client. The FI's contact email address is already provided in the **To:** field.
2. Compose your message and send it to the financial institution.

Viewing Legal Documents & Getting Help

The *Legal & Help* screen provides these functions:

Direct access to the *Terms & Conditions* and *Privacy Policy.*

- Context-sensitive help for each screen in MyCardRules.
- A link to a **Send App Info** email already addressed to the support team and containing information about your mobile device.

To open the *Legal & Help* screen,

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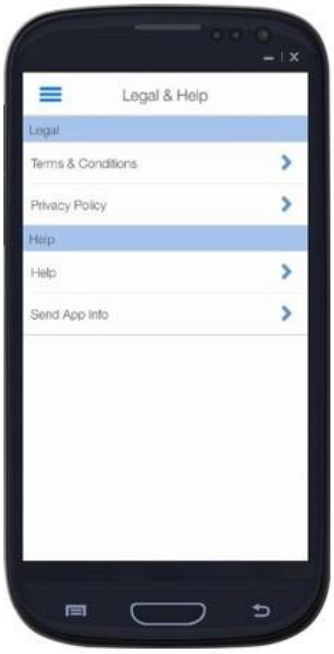
1. On the main menu, tap **Legal & Help**:



Legal & Help

2. On the *Legal & Help* screen,
    a. Tap **Terms & Conditions** or **Privacy Policy** to view those documents.
    b. Tap **Help** for information to read general information about how to use MyCardRules.
    c. Tap **Send App Info** to send a message to the support team containing information about your mobile device that the support team will find useful in diagnosing a problem with MyCardRules.

Managing Your Portfolio

Your portfolio consists of your credit cards, debit cards, and ATM cards.

To manage your cards,

1. Tap the Menu icon from any MyCardRules screen.
2. On the main menu, tap **Manage Portfolio** to open the *Manage Portfolio* screen.
3. Manage your cards.
    a. Tap **Add Card** to add a card to be managed by MyCardRules.
    b. Select or unselect existing cards to be managed by MyCardRules.
        i. Check or uncheck the box adjacent to a card and tap **OK** to add or remove it from MyCardRules alerts and controls.
    c. Unsubscribe from MyCardRules

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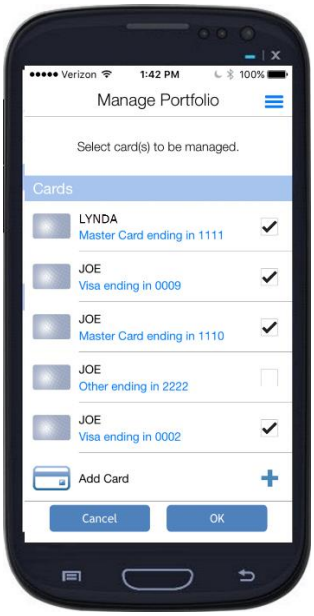
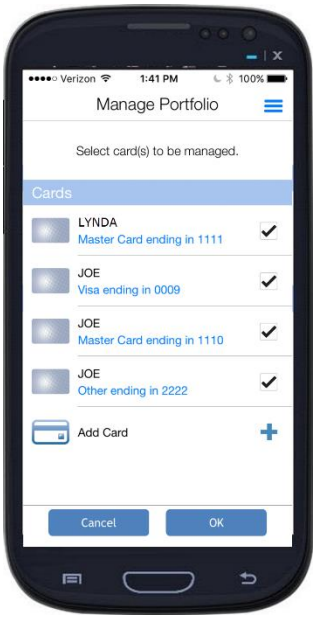


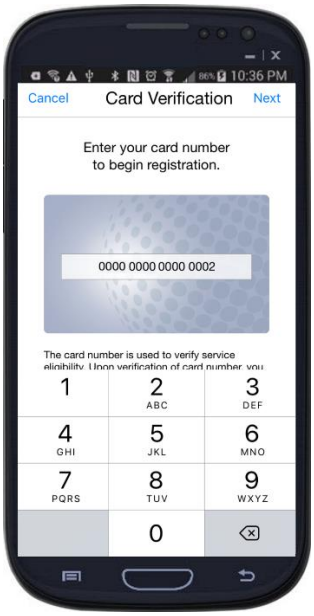
Manage Portfolio

Adding a Card

To add a card to your portfolio,

1. On the *Manage Portfolio* screen, tap **Add Card**.
2. Enter the entire card number.





Add a Card

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3. Follow the same process to add a card as you did when you registered your first card with MyCardRules, with a few exceptions:
    a. You are not asked to accept the *Terms and Conditions* and the *Privacy Policy* again.
    b. You are not required to create a Login account.

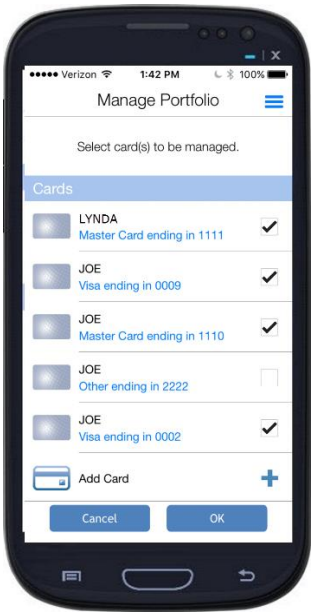
See *Registering a Card* for detailed directions on registering a card.

Un-managing a card in MyCardRules

You may un-manage a card after adding it to MyCardRules. Un-managed cards are not subject to MyCardRules alerts and controls. The card may not be turned off or on using MyCardRules.

To un-manage a card, unselect the checkbox next to the card and tap **OK**. The card will continue to display in the *Manage Portfolio* list. The card will appear in the list as long as the card status is Active in the financial institution's back-office system.

You may later select the checkbox to manage the card again.



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Unsubscribing from MyCardRules

You may unsubscribe from MyCardRules.

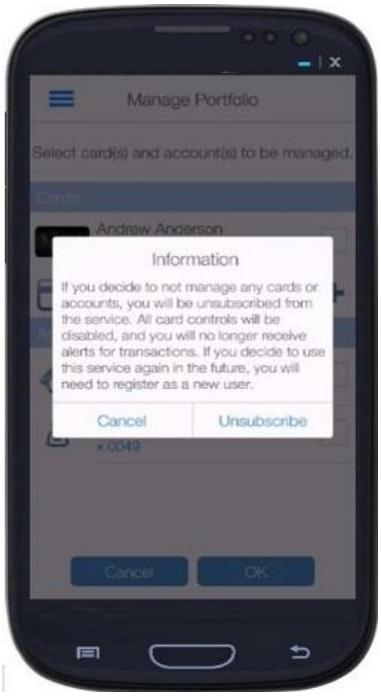
When you unsubscribe,

- All card control services are unavailable.
- You do not receive any further transaction alerts.
- You can no longer log in to MyCardRules.
- All information for all cards is removed from MyCardRules.

To unsubscribe, unselect all your cards. When you unselect the last card, MyCardRules prompts you to confirm that you want to unsubscribe from MyCardRules

To use MyCardRules again after unsubscribing,

- You must re-register using the **New User** function on the *Login* screen. You will be able to use the same user name as long as it is still available within MyCardRules.



Unsubscribe Confirmation

Managing Settings

To open the *Settings* screen,

1. Tap the Menu icon to open the main menu.
2. Tap **Settings**.
   The *Settings* screen opens:

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Settings Screen

The *Settings* screen provides access to these options:

- Personal Information
- Primary Device
- Do Not Disturb
- Passcode
- Password
- Touch ID

Updating Personal Information

1. On the *Settings* screen, tap **Personal Information**. The *Personal Information* screen opens.

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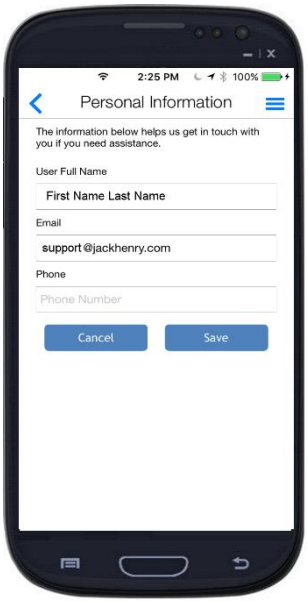

Personal Information

2. Modify your personal information:
    a. **User Full Name**: Displayed on the home screen.
    b. **Email**: The email address to which MyCardRules sends a security token email if you forget your password. This is also your user name if you chose to use your email address as your MyCardRules user name.
    c. **Phone**: This number appears in the mConsole, the backend support application for MyCardRules. The phone number does not display in MyCardRules other than on this input screen.

Enabling a Primary Device

To receive alerts, you must set the mobile device on which you want to receive alerts as the primary device.

1. On the *Settings* screen, tap **Primary Device**.
2. On the *Device Settings* screen, enable **Primary Device**.

See *Enabling the Primary Device* for more detailed information.

Setting Up Do Not Disturb

Use the **Do Not Disturb** feature to set the hours during which you do not want MyCardRules to send push notifications to your phone.

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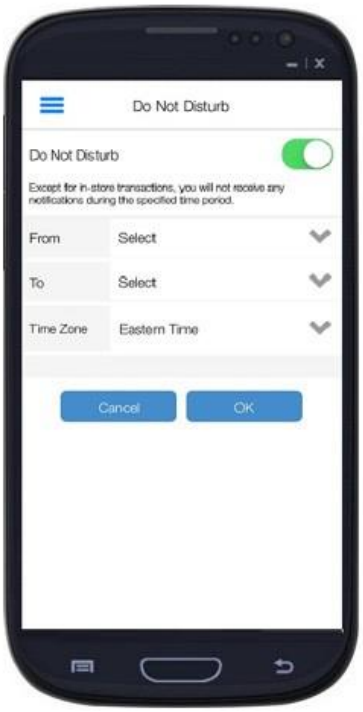
1. On the *Settings* screen, tap **Do Not Disturb**.
2. On the *Do Not Disturb* screen,
    a. Enable **Do Not Disturb**.
    b. Select times in the **From** and **To** fields to define the **Do Not Disturb** period.
    c. Select your time zone.
    d. Tap **OK**.
    The **Do Not Disturb** option is enabled for the specified time period.

During the **Do Not Disturb** period,

- Alerts for card-present transactions are still sent.
- Other alerts are not sent, but they appear in the *Messages* section where you can view them for up to seven days.



Do Not Disturb

Setting a Passcode

If you did not set a MyCardRules passcode when you first logged in to your MyCardRules account, you can do so any time from the *Passcode* screen.

1. On the *Settings* screen, tap **Passcode.**
2. On the *Passcode* screen, enter a passcode that consists of exactly four alphanumeric characters.
3. Tap **Set**.
4. Repeat these steps: enter the passcode, then tap **Set** again.

See *Setting a Passcode* for detailed directions on setting a passcode.

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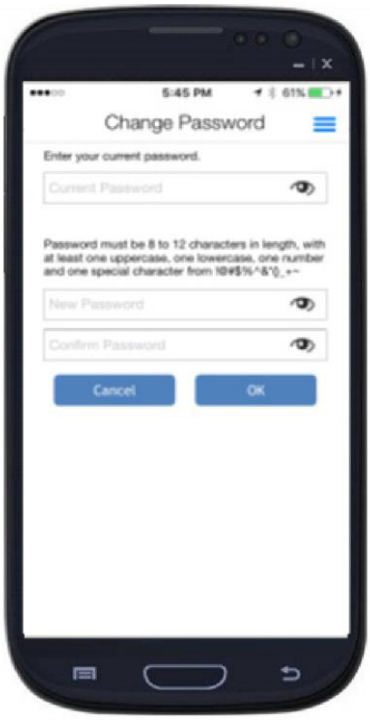
Changing Your Password

Use the **Change Password** feature to change your login password.

1. On the *Settings* screen, tap **Change Password**.
2. On the *Change Password* screen,
    a. Enter your current password.
    b. Enter your new password.
    A password can be any combination of 8–12 numbers, letters, and symbols and must meet these guidelines:
        i. At least one uppercase or lowercase letter.
        ii. At least one number.
        iii. Symbols may be used but are not required.
    c. Re-enter your new password.
    d. Tap **OK**.



Change Password

> **NOTE**
> Tap the Eye icon on the right side of the **Password** fields to be able to see password characters as you enter them and make sure that there are no mistakes.

Enabling Fingerprint Identification

If your mobile device has the capability to do so, you may enable MyCardRules to authenticate access using your phone's fingerprint sensor instead of your passcode. Fingerprint ID cannot replace the password when the app requires the user to log in.

- On the *Settings* screen, tap **Touch ID**.
- Follow the phone's directions for setting up the manufacturer's fingerprint access (for example: Touch ID® for Apple®, Fingerprint Scanner for Samsung®). If assistance is needed, refer to the manufacturer owner's manual.

Logging Out

To log out of MyCardRules,

1. On the main menu, tap **Log Out**.

Resetting Your Password

If you forget your password, you may request MyCardRules to email a security token that allows you to create a password.

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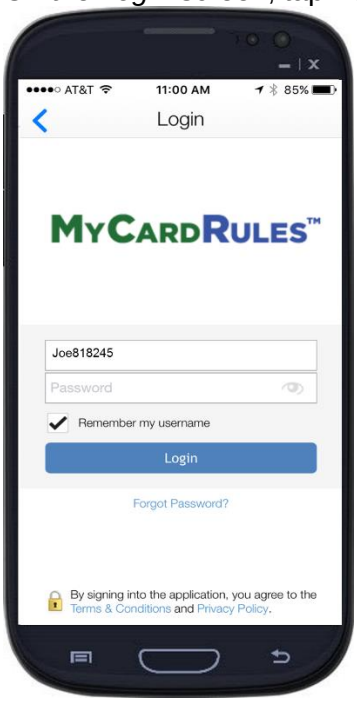
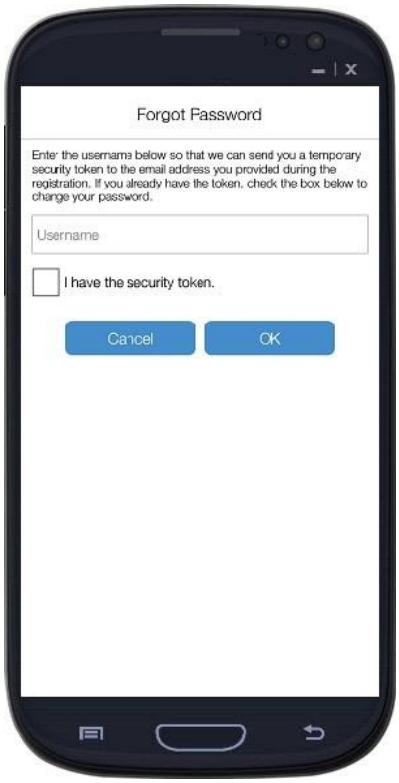
1. On the *Login* screen, tap **Forgot Password**:



Forgot Password

2. On the *Forgot Password* screen, enter your username and tap **OK**:



Request Security Token

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A security token is sent to the email address you used for MyCardRules.

> **NOTE**
> You can change your email address on the *Personal Information* screen in the main menu by tapping the Menu icon and going to **Settings > Personal Information**. For detailed directions, see *Updating Personal Information.*

3. Retrieve the security token from your email.
4. Access the *Forgot Password* screen.
5. Select **I have the security token**.

Request Security Token

   a. Tapping the eye icon in the **Security Token**, **New Password**, and **Confirm Password** fields displays the characters as you enter them.
6. Enter the security token in the **Security Token** field.
   a. The token must be typed in. It cannot be copied and pasted in.
7. Enter the new password in the **New Password** field.
8. Re-enter the new password in the **Confirm Password** field and tap **OK**.

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Getting Help

Help is available throughout MyCardRules in four ways:

- Tap the **Menu** icon from any screen and select **Legal & Help**.
- Tap the Help icon on the *Control Preferences* and *Alert Preferences* screens.
- Tap the Information icon on the *Location Controls* and *Location Alerts* screens.
- Tap the Help icon on either the *Welcome* screen.

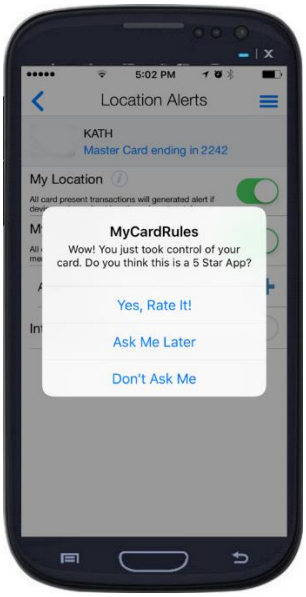
Rating the App

You will be prompted to rate MyCardRules after you've successfully completed one of these actions:

- Logged in to MyCardRules several times.
- Turned the card off and on a number of times.
- Set up Location Control preferences a few times.

The *Rate the App* dialog offers these options:

- **I'll Rate it Now**: Takes you to the appropriate screen, where you can rate MyCardRules.
- **Remind Me Later**: Clears the message and resets the trigger counts for MyCardRules to display this dialog again.
- **No Thanks**: Stops MyCardRules from displaying the message for as long as you are using this release of MyCardRules.



Rate the App

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